



Order Filed on November 22, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY <b>Caption in Compliance with D.N.J. LBR 9004-1(b)</b>	
Moshe Rothenberg, Esq. Attorney at Law 880 E. Elmer Road Vineland, NJ 08360 Phone: (856) 236-4374 Fax: (856) 405-6769 Attorney for Debtor(s)	
In Re:	
	Keysha M. Loatman


Case No.: 12-10176  
Chapter: 13  
Adv. No.: N/A  
Hearing Date: 11/22/2016 @ 10:00 a.m.  
Judge: Andrew B. Altenburg

**ORDER TO:**

- 1. REINSTATE STAY AS TO WELLS FARGO HOME MORTGAGE**
- 2. APPROVE LOAN MODIFICATION WITH WELLS FARGO HOME MORTGAGE**

The relief set forth on the following pages, numbered three (3) is hereby ORDERED.

**DATED: November 22, 2016**

  
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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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**Debtor:** Keysha M. Loatman

**Case No:** 12-10176/ABA

**Caption of Order:** 1. Reinstate Stay as to Wells Fargo Home Mortgage; and 2. Approve the Loan Modification of Debtors with Wells Fargo Home Mortgage

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Upon consideration of Keysha M. Loatman's application for an order to 1. Reinstate Stay as to Wells Fargo Home Mortgage; and 2. Approve the Loan Modification of Debtors with Wells Fargo Home Mortgage., and good cause appearing therefore, it is hereby

**IT IS HEREBY ORDERED AND ADJUDGED** that the automatic stay provisions of the Bankruptcy Code are hereby reinstated as to Wells Fargo Home Mortgage, the debtor's mortgage company re property located at 693 Wayne Avenue, Vineland, NJ 08360.

**ORDERED** that the Debtor is permitted to proceed with a loan modification Wells Fargo Home Mortgage.

**IT IS FURTHER ORDERED** Communication and/or negotiations between debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

**IT IS FURTHER ORDERED** that in the event a loan modification is completed and pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to reflect the amount already paid by the Chapter 13 Trustee within thirty (30) days of the completion of the loan modification; and

**IT IS FURTHER ORDERED** that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

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**Debtor:** Keysha M. Loatman

**Case No:** 12-10176/ABA

**Caption of Order:** 1. Reinstate Stay as to Wells Fargo Home Mortgage; and 2. Approve the Loan Modification of Debtors with Wells Fargo Home Mortgage

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**IT IS FURTHER ORDERED** that in the event the modification is not consummated; the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending the completion of the modification shall then be paid to secured creditor; and

**IT IS FURTHER ORDERED** that in the event the Proof of Claim is withdrawn or amends the arrearage portion the claim to zero (0), the Trustee may disburse funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

**IT IS FURTHER ORDERED** that Debtor shall file an Amended Schedule J and Modified Plan within fourteen (14) days of this Order.

**IT IS FURTHER ORDERED** that Debtor shall provide the Trustee with an executed copy of the Loan Agreement upon completion.

## Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Keysha M Loatman  
DebtorCase No. 12-10176-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db +Keysha M Loatman, 693 Wayne Avenue, Vineland, NJ 08360-2223

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor Wells Fargo Bank, N.A.  
angela.pattison@powerskirn.com, ecf@powerskirn.com  
Denise E. Carlson on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joel A. Ackerman on behalf of Loss Mitigation Wells Fargo bankruptcynotice@zuckergoldberg.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Dealer Services, Inc.  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Moshe Rothenberg on behalf of Debtor Keysha M Loatman mosherothenbergbkesq@gmail.com,  
alyson@mosherothenberg.com  
William E. Craig on behalf of Creditor Wells Fargo Dealer Services, Inc.  
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TOTAL: 10